

creditors, while moderate-income debtors, especially those who rent, must live frugally under rigid repayment plans for 5 to 7 years. This loophole for the wealthy is fundamentally unfair and must be closed. And the inclusion of a provision that limits—to some degree—a wealthy debtor's capacity to move assets before bankruptcy into a home in a State with an unlimited homestead exemption does not ameliorate the glaring omission of a real homestead cap.

Moreover, I have made clear that bankruptcy legislation must require accountability and responsibility from those who unlawfully bar access to legal health services. Far too often, we have seen doctors, health professionals, and their patients victimized by those who espouse and practice violence at health care clinics. The Congress and the States have established remedies for those who suffer as a result of these tactics. However, we are increasingly seeing the use of the bankruptcy system as a strategic tool by those who seek to promote clinic violence while shielding themselves from personal liability and responsibility. It is critical that we shut down this abusive use of our bankruptcy system and prevent endless litigation that threatens the court-ordered remedies owed to victims of clinic

violence. The Senate was right in its bipartisan vote of 80–17 to adopt an amendment that would effectively close down any potential for this abuse of the Bankruptcy Code. Nonetheless, this critical provision was dropped from the final bill without public debate, and I fail to understand why the bill's proponents refuse to include this consensus provision to shut down the use of bankruptcy to avoid responsibility for clinic violence.

On the positive side, the bill would improve credit card disclosures—although more can and should be done—and impose limitations on misleading creditor practices that encourage debtors to reaffirm dischargeable debts on potentially unfavorable terms. However, these beneficial provisions are outweighed by the bill's flaws and omissions.

I would have signed a balanced bankruptcy reform bill that addressed known abuses, without tilting the playing field against those debtors who genuinely turn to bankruptcy for a fresh start. I have withheld my approval of H.R. 2415 because it does not strike the right balance.

WILLIAM J. CLINTON

The White House,
December 19, 2000.

Letter to Congressional Leaders Transmitting a Report on United States Participation in the United Nations December 19, 2000

Dear Mr. Speaker: (Dear Mr. President:)

I am pleased to transmit herewith a report of the participation of the United States in the United Nations and its affiliated agencies during calendar year 1999. The report is required by the United Nations Participation Act (Public Law 79-264).

Sincerely,

WILLIAM J. CLINTON

NOTE: Identical letters were sent to J. Dennis Hastert, Speaker of the House of Representatives, and Albert Gore, Jr., President of the Senate. An original was not available for verification of the content of this letter.